1. (original) A method of operating a retail terminal having a display monitor, comprising the steps of:

generating an item-entered control signal when an item for purchase is entered into said retail terminal;

displaying item information associated with said item for purchase on a first portion of said display monitor in response to generation of said item-entered control signal; and

displaying a customer-specific retail message on a second portion of said display monitor, wherein said step of displaying said customer-specific retail message is performed contemporaneously with said step of displaying said item information associated with said item for purchase.

- 2. (original) The method of claim 1, wherein said step of displaying said customer-specific retail message includes the step of displaying said customer-specific retail message on said second portion of said display monitor based on identity of said item for purchase.
- 3. (original) The method of claim 2, wherein said step of displaying said customer-specific retail message further includes the step of displaying a customer-specific advertisement on said second portion of said display monitor based on identity of said item for purchase.
- 4. (original) The method of claim 1, wherein said step of displaying said item information associated with said item for purchase on said first portion of said display monitor includes the step of displaying a price associated with said item for purchase on said first portion of said display monitor.
- 5. (original) The method of claim 1, wherein:

said step of generating said item-entered control signal when said item for purchase is entered into said retail terminal includes the step

of generating said item-entered control signal when said item for purchase is entered into said retail terminal by retail personnel, and

said step of displaying said customer-specific retail message on said second portion of said display monitor includes the step of displaying said customer-specific retail message to a customer on said second portion of said display monitor.

6. (original) The method of claim 1, wherein:

said step of generating said item-entered control signal when said item for purchase is entered into said retail terminal includes the step of generating said item-entered control signal when said item for purchase is entered into said retail terminal by retail personnel, and

said step of displaying said customer-specific retail message on said second portion of said display monitor includes the step of displaying said customer-specific retail message to said retail personnel on said second portion of said display monitor.

7. (original) A retail terminal, comprising:

- a display monitor;
- a processing unit electrically coupled to said display monitor;
- a memory device electrically coupled to said processing unit, wherein said memory device has stored therein a plurality of instructions which, when executed by said processing unit, causes said processing unit to:
- (a) generate an item-entered control signal when an item for purchase is entered into said retail terminal,
- (b) display item information associated with said item for purchase on a first portion of said display monitor in response to generation of said item-entered control signal, and
 - (c) display a customer-specific retail message on a second portion

of said display monitor contemporaneously with display of said item information associated with said item for purchase on said first portion of said display monitor.

- 8. (original) The retail terminal of claim 7, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to display said customer-specific retail message on said second portion of said display monitor based on identity of said item for purchase.
- 9. (original) The retail terminal of claim 8, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to display a customer-specific advertisement on said second portion of said display monitor based on identity of said item for purchase.
- 10. (original) The retail terminal of claim 7, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to display a price associated with said item for purchase on said first portion of said display monitor.
- 11. (original) The retail terminal of claim 7, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:
- (a) generate said item-entered control signal when said item for purchase is entered into said retail terminal by retail personnel, and
- (b) display said customer-specific retail message to said customer on said second portion of said display monitor.
- 12. (original) The retail terminal of claim 7, wherein said plurality of instructions, when executed by said processing unit, further causes said

processing unit to:

- (a) generate said item-entered control signal when said item for purchase is entered into said retail terminal by retail personnel, and
- (b) display said customer-specific retail message to said retail personnel on said second portion of said display monitor.
- 13. (original) A method of operating a retail terminal having a display monitor, comprising the steps of:

generating an item-entered control signal when an item for purchase of a customer is entered into said retail terminal by retail personnel;

retrieving retail history information associated with said customer from a customer profile database;

displaying item information associated with said item for purchase on a first portion of said display monitor in response to generation of said item-entered control signal; and

displaying a customer-specific retail message based on said retail history information on a second portion of said display monitor, wherein said step of displaying said customer-specific retail message is performed contemporaneously with said step of displaying said item information associated with said item for purchase.

- 14. (original) The method of claim 13, wherein said step of displaying said customer-specific retail message further includes the step of displaying a customer-specific advertisement on said second portion of said display monitor based on said retail information associated with the said customer.
- 15. (original) The method of claim 13, wherein said step of displaying said item information associated with said item for purchase on said first portion of said display monitor includes the step of displaying a

price associated with said item for purchase on said first portion of said display monitor.

- 16. (original) The method of claim 13, wherein said step of displaying said customer-specific retail message on said second portion of said display monitor includes the step of displaying said customer-specific retail message to said customer on said second portion of said display monitor.
- 17. (original) The method of claim 13, wherein said step of displaying said customer-specific retail message on said second portion of said display monitor includes the step of displaying said customer-specific retail message to said retail personnel on said second portion of said display monitor.
- 18. (original) The method of claim 13, further comprising the step of reading a customer identity code from a customer card of said customer, wherein said retrieving step includes the step of retrieving said retail history information associated with said customer from said customer profile database based on said customer identity code.
- 19. (original) A method of operating a retail terminal, comprising the steps of:

operating said retail terminal by retail personnel while said retail terminal is configured in an assisted mode of operation;

generating an item-entered control signal when an item for purchase is entered into said retail terminal;

displaying item information associated with said item for purchase on a first portion of a display monitor during said operating step in response to generation of said item-entered control signal; and

displaying a customer-specific retail message on a second portion

of said display monitor during said operating step, wherein said step of displaying said customer-specific retail message is performed contemporaneously with said step of displaying said item information associated with said item for purchase.

- 20. (original) The method of claim 19, wherein said retail terminal is configured to be convertible between an assisted mode of operation and a self-service mode of operation.
- 21. (original) A method of operating an assisted retail terminal, comprising the steps of:

generating an item-entered control signal when an item for purchase is entered into said retail terminal;

displaying item information associated with said item for purchase on a first portion of a display monitor while said retail terminal is configured to be in an assisted mode of operation in response to generation of said item-entered control signal; and

displaying a customer-specific retail message on a second portion of said display monitor while said retail terminal is configured to be in an assisted mode of operation, wherein said step of displaying said customer-specific retail message is performed contemporaneously with said step of displaying said item information associated with said item for purchase.

- 22. (original) The method of claim 21, wherein said retail terminal is configured to be convertible between an assisted mode of operation and a self-service mode of operation.
- 23. (original) The method of claim 1, wherein said item for purchase is entered into said retail terminal in response to a scanner reading a product identification code associated with said item for purchase.

- 24. (original) The retail terminal of claim 7, wherein said item for purchase is entered into said retail terminal in response to a scanner reading a product identification code associated with said item for purchase.
- 25. (original) The method of claim 13, wherein said item for purchase is entered into said retail terminal in response to a scanner reading a product identification code associated with said item for purchase.
- 26. (new) A method of operating a retail terminal having a display monitor, in a self-service checkout transaction, comprising the steps of:

scanning an item for purchase into said retail terminal;
displaying item information associated with said item for purchase
on said display monitor in response to scanning said item; and

displaying a customer-specific retail message on said display monitor, contemporaneously with displaying said item information.

27. (new) A method of operating a retail terminal having a display monitor, in a self-service checkout transaction, comprising the steps of:

scanning an item for purchase into said retail terminal by a selfservice customer;

displaying item information associated with said item for purchase on said display monitor in response to scanning said item; and

displaying a retail message on said display monitor, contemporaneously with displaying said item information, where the retail message is customized based on said item for purchase scanned into the terminal by the customer during the current transaction.

28. (new) A method of operating a retail terminal having a display monitor, in a self-service checkout transaction, comprising the steps of:

entering an item for purchase by a self-service customer into said retail terminal;

displaying item information associated with said item for purchase on said display monitor in response to entering said item; and

displaying a customer-specific retail message on said display monitor, contemporaneously with displaying said item information.

29. (new) A method of operating a retail terminal having a display monitor, in a self-service checkout transaction, comprising the steps of:

entering an item for purchase into said retail terminal;
displaying item information associated with said item for purchase
on said display monitor in response to entering said item; and

displaying a retail message on said display monitor, contemporaneously with displaying said item information, where the retail message is customized based on a product entered into the terminal during the current transaction by a self-service customer.

30. (new) A method of operating a retail terminal having a display monitor, in a self-service checkout transaction, comprising the steps of:

entering an item for purchase into said retail terminal by a selfservice customer;

displaying item information associated with said item for purchase on said display monitor in response to entering said item; and

displaying a retail message on said display monitor, contemporaneously with displaying said item information, where the retail message is customized based on a product that can be used in

conjunction with said item for purchase entered during the current transaction.

- 31. (new) The method of claim 30 in which said item for purchase is a case of beer and said retail message is an advertisement for pretzels which are commonly consumed with beer.
- 32. (new) A method of operating a retail terminal having a display monitor, in a self-service checkout transaction, comprising the steps of:

entering an item for purchase into said retail terminal by a selfservice customer;

displaying item information associated with said item for purchase on said display monitor in response to entering said item; and

displaying a retail message on said display monitor, contemporaneously with displaying said item information, where the retail message is customized based on said item for purchase entered into the terminal during the current transaction by the customer.

33. (new) A method of operating a retail terminal having a display monitor, in a self-service checkout transaction, comprising the steps of:

entering an item for purchase by a self-service customer into said retail terminal;

displaying item information associated with said item for purchase on said display monitor in response to entering said item; and

displaying a retail message on said display monitor, contemporaneously with displaying said item information, where the retail message is an advertisement which advertises a product that was purchased by the customer during a previous transaction.

34. (new) A method of operating a retail terminal having a display monitor, in an assisted checkout transaction, comprising the steps of:

entering an item for purchase by a customer into said retail terminal;

displaying item information associated with said item for purchase on said display monitor in response to entering said item; and

displaying a retail message on said display monitor, contemporaneously with displaying said item information, where the retail message is an advertisement which advertises a product that was purchased by the customer during a previous transaction.

35. (new) A method of operating a retail terminal having a display monitor, in an assisted checkout transaction, comprising the steps of:

entering an item for purchase by a customer into said retail terminal;

displaying item information associated with said item for purchase on said display monitor in response to entering said item; and

displaying a retail message on said display monitor, contemporaneously with displaying said item information, where the retail message is a customer-specific message that may be viewed on said display monitor by a checkout clerk.

36. (new) A method of operating a retail terminal having a display monitor, in an assisted checkout transaction, comprising the steps of:

entering an item for purchase by a customer into said retail terminal;

displaying item information associated with said item for purchase on said display monitor in response to entering said item; and

displaying a retail message on said display monitor, contemporaneously with displaying said item information, where the

retail message informs a checkout clerk that the customer is not old enough to purchase beer or other type of alcohol.

37. (new) A method of operating a retail terminal having a display monitor, in an assisted checkout transaction, comprising the steps of:

entering an item for purchase by a customer into said retail terminal;

displaying item information associated with said item for purchase on said display monitor in response to entering said item; and

displaying a customer-specific retail message on said display monitor, contemporaneously with displaying said item information, in order for the message to be verbally relayed or otherwise communicated to the customer by a checkout clerk.

- 38. (new) A retail terminal, comprising:
 - a display monitor;
- a processing unit electrically coupled to said display monitor; and
- a memory device electrically coupled to said processing unit, wherein said memory device has stored therein a plurality of instructions which, when executed by said processing unit in a self-service checkout transaction, causes said processing unit to:
 - (a) enter an item for purchase scanned into said retail terminal,
- (b) display item information associated with said item for purchase on said display monitor in response to said item for purchase being entered, and
- (c) display a customer-specific retail message on said display monitor contemporaneously with said display of said item information associated with said item for purchase.

- 39. (new) A retail terminal, comprising:
 - a display monitor;
- a processing unit electrically coupled to said display monitor;
- a memory device electrically coupled to said processing unit, wherein said memory device has stored therein a plurality of instructions which, when executed by said processing unit in a self-service checkout transaction, causes said processing unit to:
- (a) enter an item for purchase scanned into said retail terminal by a self-service customer,
- (b) display item information associated with said item for purchase on said display monitor in response to said item for purchase being entered, and
- (c) display a retail message on said display monitor, contemporaneously with said display of said item information, where the retail message is customized based on said item for purchase entered into the terminal by the customer during the current transaction.
- 40. (new) A retail terminal, comprising:
 - a display monitor;
- a processing unit electrically coupled to said display monitor;
- a memory device electrically coupled to said processing unit, wherein said memory device has stored therein a plurality of instructions which, when executed by said processing unit in a self-service checkout transaction, causes said processing unit to:
- (a) enter an item for purchase by a self-service customer into said retail terminal,
- (b) display item information associated with said item for purchase on said display monitor in response to said item for purchase being entered, and

- (c) display a customer-specific retail message on said display monitor, contemporaneously with said display of said item information.
- 41. (new) A retail terminal, comprising:
 - a display monitor;
- a processing unit electrically coupled to said display monitor;
- a memory device electrically coupled to said processing unit, wherein said memory device has stored therein a plurality of instructions which, when executed by said processing unit in a self-service checkout transaction, causes said processing unit to:
- (a) enter an item for purchase by a self-service customer into said retail terminal,
- (b) display item information associated with said item for purchase on said display monitor in response to said item for purchase being entered, and
- (c) display a retail message on said display monitor, contemporaneously with said display of said item information, where the retail message is customized based on said item for purchase entered into the terminal by the customer during the current transaction.
- 42. (new) A retail terminal, comprising:
 - a display monitor;
- a processing unit electrically coupled to said display monitor;
- a memory device electrically coupled to said processing unit, wherein said memory device has stored therein a plurality of instructions which, when executed by said processing unit in a self-service checkout transaction, causes said processing unit to:
- (a) enter an item for purchase by a self-service customer into said retail terminal,

- (b) display item information associated with said item for purchase on said display monitor in response to said item for purchase being entered, and
- (c) display a retail message on said display monitor, contemporaneously with said display of said item information, where the retail message is customized based on a product that can be used in conjunction with said item for purchase entered by the customer.
- 43. (new) The terminal of claim 42 in which said item for purchase is a case of beer and said retail message is an advertisement for pretzels which are commonly consumed with beer.
- 44. (new) A retail terminal, comprising:
 - a display monitor;
- a processing unit electrically coupled to said display monitor;
- a memory device electrically coupled to said processing unit, wherein said memory device has stored therein a plurality of instructions which, when executed by said processing unit in a self-service checkout transaction, causes said processing unit to:
- (a) enter an item for purchase by a self-service customer into said retail terminal,
- (b) display item information associated with said item for purchase on said display monitor in response to said item for purchase being entered, and
- (c) display a retail message on said display monitor, contemporaneously with said display of said item information, where the retail message is customized based on said item for purchase entered into the terminal by the customer during the current transaction.

- 45. (new) A retail terminal, comprising:
 - a display monitor;
- a processing unit electrically coupled to said display monitor;
- a memory device electrically coupled to said processing unit, wherein said memory device has stored therein a plurality of instructions which, when executed by said processing unit in a self-service checkout transaction, causes said processing unit to:
- (a) enter an item for purchase by a self-service customer into said retail terminal,
- (b) display item information associated with said item for purchase on said display monitor in response to said item for purchase being entered, and
- (c) display a retail message on said display monitor, contemporaneously with said display of said item information, where the retail message is an advertisement which advertises a product that was purchased by the customer during a previous transaction.
- 46. (new) A retail terminal, comprising:
 - a display monitor;
- a processing unit electrically coupled to said display monitor;
- a memory device electrically coupled to said processing unit, wherein said memory device has stored therein a plurality of instructions which, when executed by said processing unit in an assisted checkout transaction, causes said processing unit to:
 - (a) enter an item for purchase into said retail terminal,
- (b) display item information associated with said item for purchase on said display monitor in response to said item for purchase being entered, and
 - (c) display a retail message on said display monitor,

contemporaneously with said display of said item information, where the retail message is advertisement which advertises a product that was purchased by the customer during a previous transaction.

47. (new) A retail terminal, comprising:

- a display monitor;
- a processing unit electrically coupled to said display monitor;
- a memory device electrically coupled to said processing unit, wherein said memory device has stored therein a plurality of instructions which, when executed by said processing unit in an assisted checkout transaction, causes said processing unit to:
 - (a) enter an item for purchase into said retail terminal,
- (b) display item information associated with said item for purchase on said display monitor in response to said item for purchase being entered, and
- (c) display a retail message on said display monitor, contemporaneously with said display of said item information, where the retail message is a customer-specific message that may be viewed by a checkout clerk.

48. (new) A retail terminal, comprising:

- a display monitor;
- a processing unit electrically coupled to said display monitor;
- a memory device electrically coupled to said processing unit, wherein said memory device has stored therein a plurality of instructions which, when executed by said processing unit in an assisted checkout transaction, causes said processing unit to:
- (a) enter an item for purchase by a customer into said retail terminal,

- (b) display item information associated with said item for purchase on said display monitor in response to said item for purchase being entered, and
- (c) display a retail message on said display monitor, contemporaneously with said display of said item information, where the retail message informs a checkout clerk that the customer is not old enough to purchase the beer or other type of alcohol.

49. (new) A retail terminal, comprising:

- a display monitor;
- a processing unit electrically coupled to said display monitor;
- a memory device electrically coupled to said processing unit, wherein said memory device has stored therein a plurality of instructions which, when executed by said processing unit in an assisted checkout transaction, causes said processing unit to:
- (a) enter an item for purchase by a customer into said retail terminal,
- (b) display item information associated with said item for purchase on said display monitor in response to said item for purchase being entered, and
- (c) display a customer-specific retail message on said display monitor, contemporaneously with said display of said item information, in order for the message to be verbally relayed or otherwise communicated to the customer by a checkout clerk.
- 50. (new) A method of operating a retail terminal having a display monitor, in a self-service checkout transaction, comprising the steps of:

identifying a self-service customer by reading his or her loyalty card using a card reader associated with said retail terminal;

scanning an item for purchase into said retail terminal by the self-service customer;

displaying item information associated with said item for purchase on said display monitor in response to scanning said item; and

displaying a retail message on said display monitor, contemporaneously with displaying said item information, where the message is generated using the customer's information.

- 51. (new) The method of claim 50 in which the customer's information is read from the customer's said loyalty card and entered into said retail terminal.
- 52. (new) A method of operating a retail terminal having a display monitor, in a self-service checkout transaction, comprising the steps of:

instructing a self-service customer to identify himself or herself by his or her loyalty card usisng a card reader associated with said retail terminal;

scanning an item for purchase into said retail terminal by the self-service customer;

displaying item information associated with said item for purchase on said display monitor in response to scanning said item; and

displaying a retail message on said display monitor, contemporaneously with displaying said item information, where the message is generated using information collected when the customer applies or otherwise registers for his or her loyalty card.

53. (new) A method of operating a retail terminal having a display monitor, in a self-service checkout transaction, comprising the steps of:

instructing a self-service customer to identify himself or herself

by his or her loyalty card using a card reader associated with said retail terminal;

scanning an item for purchase into said retail terminal by the self-service customer;

displaying item information associated with said item for purchase on said display monitor in response to scanning said item; and

displaying a retail message on said display monitor,
contemporaneously with displaying said item information, where the
retail message is generated based on said item for purchase scanned into
the terminal by the customer during the current transaction.